



From the people who live or work in your community, to the businesses and infrastructure that provide needed services, Intact Public Entities understands your community is unique. As local government specialists with a deep understanding of property and casualty insurance solutions, we know how to properly protect your assets. Our team of insurance specialists consistently delivers customized protection and services to safeguard your community and all of its unique needs.

#### Our target classes include:

- cities and towns
- counties
- public water districts
- sanitation districts
- fire districts
- emergency response
- other publicly funded districts

For more information, call 866.971.6247, email [publicentities@intactinsurance.com](mailto:publicentities@intactinsurance.com) or visit [intactspecialty.com/public-entities](https://intactspecialty.com/public-entities).

### About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: [intactspecialty.com](https://intactspecialty.com).

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: [intactspecialty.ca](https://intactspecialty.ca) and for information about Intact Financial Corporation, visit: [intactfc.com](https://intactfc.com).

[intactspecialty.com/public-entities](https://intactspecialty.com/public-entities)

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for specific information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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## Our Capabilities



### Specialty Solutions: Public Entities



## Coverage

### General Liability

- Bodily injury and property damage
- Personal and advertising injury
- Healthcare and social services liability
- Optional coverages:
  - » *Owned unmanned aircraft*
  - » *Failure to supply*
  - » *Sexual abuse*

### Public Officials Liability

- Wrongful acts
- Employee benefits administration
- Third-party harassment
- Claims-made or occurrence options

### Employment Practices Liability

- EEOC
- Back wages
- Employee harassment

### Law Enforcement Liability

- Law enforcement wrongful acts
- Coverage for prosecuting activities, sanctioned off-duty activities and third-party harassment
- Optional coverages:
  - » *Owned unmanned aircraft*
  - » *Jail nurses or other medical worker at a jail*

### Automobile

- Liability
- Physical damage
- Tailored coverage extensions including:
  - » *Commandeered vehicles*
  - » *Customized vehicles*
  - » *Reasonable force exception*

### Property

- Building and business personal property
- Business income
- Crime
- Cyber vandalism
- Equipment breakdown
- Comprehensive additional coverages including inland marine options

### Excess Liability

- Available for all casualty lines

## Risk Management

At Intact Insurance, we want communities to put safety first. We have the expertise and resources to show you how. Our risk management specialists focus on best practices to safeguard your community through a personalized approach to the following services:

- Collaborative exposure analysis and specific problem identification
- Regional seminars and education
- Claims analysis to help manage your loss trends
- Public entity risk management online training center

Our risk management team is available to consult with you on enhancing your existing risk management training program, or starting one from scratch.

## Claims Services

No matter how much you prepare, claims will happen. And when they do, you need an accessible partner who understands the unique claims needs and defenses available to your community and how to quickly resolve losses. Our dedicated team of claims professionals are exclusively focused on the public sector and committed to building a proactive partnership to swiftly and consistently resolve your claims. Our ability to draw upon and apply this experience is the basis for providing superior customer service in response to your sophisticated needs. Our claims services include:

- 24/7 claim reporting options
- Initial claimant/injured party contact within 24 hours
- Timely and thorough claim investigations
- A dedicated claims team with deep industry experience working exclusively on public entity claims

